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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)
)
CHRISTOPHER WARNOCK, KEN ABRAMS)
and RICK HOLZGRAFE)
)
For: METHOD AND APPARATUS FOR)
IMPROVED INFORMATION)
TRANSACTIONS)
_____)

San Francisco, California

Patent Application
Assistant Commissioner for Patents
Washington, D.C. 20231

By Express Mail No: EL195032595US
Dated: February 4, 2000

PATENT APPLICATION TRANSMITTAL

Sir:

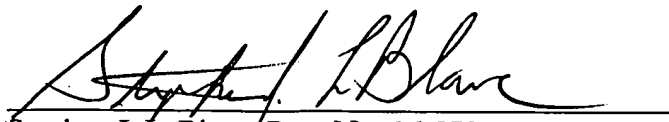
Transmitted herewith for filing is the patent application of inventors CHRISTOPHER WARNOCK, KEN ABRAMS and RICK HOLZGRAFE, for "METHOD AND APPARATUS FOR IMPROVED INFORMATION TRANSACTIONS." Enclosed are:

1. 30 pages of the specification, including 54 claims and an abstract; and
2. 7 sheets of drawings.

This application claims priority from provisional patent application Serial No. 60/159,737, filed October 15, 1999.

The filing fee will be calculated and sent at a later date.

Dated: February 4, 2000.


Stephen J. LeBlanc, Reg. No. 36,579
MAJESTIC, PARSONS, SIEBERT & HSUE P.C.
Four Embarcadero Center, Suite 1100
San Francisco, California 94111-4106
Telephone: (415) 248-5500
Facsimile: (415) 362-5418

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